

Aberdeen City & Shire Advice Forum is a local network for people working in advice services to share information and experiences.
 The Forum meets quarterly throughout the year.

Monday 26th Oct 2020 - Issue.24

Self-Isolation Support Grant now open

Applications for the Self-Isolation Support Grant have opened for low income workers who are asked to self-isolate and would lose income if they needed to isolate.

The £500 grant will help those who have been asked by Test and Protect to self-isolate, following testing positive for coronavirus (COVID-19) or having been in close contact with someone who has tested positive.

These payments are designed to help people self-isolate for the required period to stop the spread of the virus, but who would face financial hardship due to being asked to self-isolate and will be targeted at those in receipt of Universal Credit or legacy benefits who are employed or self-employed.

Read the full story here www.gov.scot/news/self-isolation-support-grant-now-open/

Disability Assistance Virtual Stakeholder Event

This will take place on Wednesday 28 October between 10:00 and 13:00.

Contact communications@socialsecurity.gov.scot. Who will be able to provide you with more details and get you booked in.

There is a capacity limit for this event so spaces will be allocated on a first come first served basis. Please RSVP early to avoid disappointment

Government announces changes to Job Support and Self-Employment Income Support Schemes in recognition of the 'challenging times ahead'

Job Support Scheme (JSS)

When originally announced, the JSS – which will come into effect on 1 November – saw employers paying a third of their employees' wages for hours not worked, and required employers to be working 33% of their normal hours.

Today's announcement reduces the employer contribution to those unworked hours to just 5%, and reduces the minimum hours requirements to 20%, so those working just one day a week will be eligible. That means that if someone was being paid £587 for their unworked hours, the government would be contributing £543 and their employer only £44.

Employers will continue to receive the £1,000 Job Retention Bonus. The Job Support Scheme Closed for businesses legally required to close remains unchanged.

Self-employed grant

Today's announcement increases the amount of profits covered by the two forthcoming self-employed grants from 20 per cent to 40 per cent, meaning the maximum grant will increase from £1,875 to £3,750.

This is a potential further £3.1 billion of support to the self-employed through November to January alone, with a further grant to follow covering February to April.

Further information

Job Support Scheme - Open

- The JSS starts to operate from 1 November and covers all Nations of the UK. For every hour not worked, the employee will be paid up to two-thirds of their usual salary.
- The government will provide up to 61.67% of wages for hours not worked, up to £1541.75 per month (more than doubling the maximum payment of £697.92 under the previous rules). The cap is set above median earnings for employees in August at a reference salary of £3,125 per month.
- Example: a typical full-time employee in the hospitality industry is paid an average of £1,100 per month. Under the Jobs Support Scheme for open businesses, they will still take home at least £807 a month. All the employer needs to pay is a total of £283 a month or just £70 a week; the government will pay the rest.
- Employers using the scheme will also be able to claim the Job Retention Bonus (JRB) for each employee that meets the eligibility criteria of the JRB. This is worth £1,000 per employee. Taking JSS-Open and JRB together, an employer could receive over 95% of the total wage costs of their employees if they are retained until February.
- For more information see the [Job Support Scheme Open Factsheet](#) (PDF, 104KB, 5 pages).

Please see more information about the [Job Support Scheme](#).

Self Employed

- The government will provide two taxable SEISS grants to support those experiencing reduced demand due to COVID-19 but are continuing to trade, or temporarily cannot trade.
- It will be available to anyone who was previously eligible for the SEISS grant one and grant two, and meets the eligibility criteria.
- Grants will be paid in two lump sum instalments each covering 3 months. The first grant will cover a three-month period from the start of November 2020 until the end of January 2021. The government will pay a taxable grant which is calculated based on 40% of three months' average trading profits, paid out in a single instalment and capped at £3,750.
- The second grant will cover a three-month period from the start of February until the end of April 2021. The government will review the level of the second grant and set this in due course.

For more information, see the [HMRC website](#)

www.gov.uk/government/news/plan-for-jobs-chancellor-increases-financial-support-for-businesses-and-workers



Social Security Scotland

Tèarainteachd Shòisealta Alba

New disability assistance names announced

Cabinet Secretary for Social Security and Older People, Shirley-Anne Somerville has published a blog today confirming the new names for our new disability benefits.

These are:

- Child Disability Payment (replacing Disability Living Allowance for Children)
- Adult Disability Payment (replacing Personal Independence Payment)
- Pension Age Disability Payment (replacing Attendance Allowance)

Find out how people who will use this service helped us to decide on these names - blogs.gov.scot/fairer-scotland/2020/10/23/designing-a-benefit-service-with-those-who-will-use-it/

Virtual Stakeholder Event

Join us at our stakeholder event to get more detail on plans for disability assistance

Following the publication of the Disability Assistance position papers, we are hosting a virtual event for stakeholders so that they can hear about our plans in more detail and have the opportunity to ask questions.

This will take place on Wednesday 28 October between 10:00 and 13:00.

If you would be interested in attending, please contact communications@socialsecurity.gov.scot who are supporting the organisation of the event. They will be able to provide you with more details and get you booked in.

There is a capacity limit for this event so spaces will be allocated on a first come first served basis. Please RSVP early to avoid disappointment

Disability Assistance position papers published

While the pandemic continues to have an impact on our operations and our delivery partners - particularly those working in health and social care and the Department for Work and Pensions - we are continuing to progress policy, design and development work on social security and the development of disability benefits.

We are still discussing with our partners what the impacts of COVID-19 mean for our delivery timeline. However, work on what people can expect from the new Disability Assistance service has continued and I am keen to give people a better understanding of what to expect from our new approach to accessing disability benefits - right through from application to appeal.

We want to illustrate how we will be doing things differently and delivering a service built on the principles of dignity, fairness and respect and so we have published a series of papers giving more detail on our approach. These papers are titled:

- Disability benefits overview
- How do I make an application to Social Security Scotland for a disability benefit?
- What extra support can Social Security Scotland give me if I need it?
- How does a decision get made on my disability benefit application?
- How do I challenge a decision on my disability benefit application?

All of the papers can be found at www.gov.scot/collections/social-security-policy-position-papers/

Scottish Government gives local authorities flexibility to spend a further £20m of Scottish Welfare Fund resources to support people during the COVID-19 crisis

Additional £10 million has also been made available to fund continuation of free school meals through the winter holiday and Easter breaks

The Scottish Government has released £20 million of Scottish Welfare Fund reserves to help local authorities support people during the COVID-19 crisis.

As part of the Scottish Government's initial [£350 million of funding announced in March 2020](#) in response to the coronavirus pandemic, £45 million was added to the existing Scottish Welfare Fund budget, of which £25 million has been allocated. Confirming today that the remaining £20 million held in reserve has now been made available to local authorities to support people in their communities, Cabinet Secretary for Social Security and Older People Shirley-Anne Somerville said -

'Those experiencing financial hardship can currently apply to the Scottish Welfare Fund and seek advice on which benefits they can receive. However, this will not be suitable for everyone: some people are not eligible for crisis grants or already receive the full benefits they are entitled to, while others may need immediate support with food and essentials.'

'We are giving local authorities greater flexibility over funding held in reserve for the Scottish Welfare Fund, to support local action and address people's needs. This may include supplementing local budgets for the Scottish Welfare Fund to meet demand, providing financial support to tackle food insecurity or to meet fuel costs, or boosting local funding for Discretionary Housing Payments.'

In addition, Ms Somerville confirmed that a further £10 million has been made available to local authorities to continue the provision of free school meals over forthcoming winter school holidays and the Easter break.

For more information, see [Funding for those who need it most](#) from gov.scot



Stop to 'traumatic' disability assessments

There will be no DWP style assessments to access disability assistance under the new Scottish social security system.

Decisions will be made using information gathered through the applications process including from health care providers.

Should more detail be required to make decisions on an application for the new Adult Disability Payment, it will be gathered through a consultation. Such consultations will be based on a conversation between a healthcare professional employed by the Scottish Government and the client. There will be no private sector involvement in this process.

Most consultations will be by phone but can be face to face in a GP practice or even at home, whatever works best for the person applying. No-one will be asked to carry out tasks in order to prove the impact of their disability or health condition.

Cabinet Secretary for Social Security and Older People, Shirley-Anne Somerville, said:

"Two of our principles enshrined in law is that social security is a public service and an investment in people - it is there for all of us when and where we need it. So no one should ever experience stress when accessing the support they are entitled to.

"People who require disability assistance will already face a number of challenges and interacting with a benefit system shouldn't become another one. That is why I am pleased to set out plans for Scotland's new system – plans that will make sure that people are treated with dignity, fairness and respect.

"We want people to feel that they have been treated well and fairly at every stage – from having an application form that is clear and easy to use right through to how we make sure someone is still able to access money when they want to appeal our decisions.

"Getting rid of degrading assessments that our Experience Panels told us were 'traumatic and intrusive' is the right thing to do. It is an obvious change but one that will make a massive difference to people.

"I'd like to thank the people who have worked with us to design this service – the volunteers on our Experience Panels and stakeholders. Together we will deliver a markedly different benefit system and create a public service that we can all be truly proud of."

Background

this has been confirmed in [a series of papers that outline the future of disability benefits in Scotland](#). These detail what people should expect from application right through to appeals.

while the pandemic continues to have an impact on our operations and our delivery partners - including health and social care and the Department for Work and Pensions - we are doing what we can to progress policy, design and development work. We are still working through what the impacts of COVID-19 mean for our delivery timeline and holding conversations with partners to establish what we can introduce and when.

[Comments from Social Security Experience Panels - Personal Independence Payment Health Assessments report August 2019](#)

Young Carer Grant turns one!

Young carers are being encouraged to check if they are entitled to further awards as the Young Carer Grant marks its anniversary.

The Young Carer Grant is a £305.10 payment available on an annual basis for 16, 17 and 18 year olds who spend an average of 16 hours a week caring for someone who receives a disability benefit.

Those who have already had a payment are able to apply again if a year has passed since they received their money.

Young carers can check if they are eligible and apply by calling Social Security Scotland for free on 0800 182 2222 or by visiting www.mygov.scot/young-carer-grant/

New measures to help vulnerable energy customers revealed

Energy firms will have to offer emergency credit to prepayment customers who are struggling to top up their meters under a package of new measures revealed by regulator Ofgem, designed to help vulnerable customers stay connected.

MSE

MoneySavingExpert.com

From 15 December 2020, energy suppliers must issue credit to prepayment customers so that their meters don't run out if they are temporarily unable to afford to top up, have mobility problems, or are self-isolating due to coronavirus restrictions. Separately, suppliers will also have to offer extra prepayment credit to households in vulnerable circumstances to give them "breathing space" to arrange alternative payment plans with their provider.

Ofgem says it hopes these requirements will help to reduce the number of prepayment customers who go without energy or get disconnected from their supplier after running out of credit on their meter.

Struggling customers in debt with credit meters will also benefit from rule changes that will ensure providers offer them repayment plans that are more tailored to their financial circumstances.

While many energy firms have been offering this kind of **support to customers since the start of the coronavirus lockdown** in March, Ofgem will make this range of measures part of their licence conditions. The new rules follow a consultation which ran from June to August.

How will the 'emergency credit' work for prepayment customers?

Emergency credit will be a fixed amount of credit that a supplier will put on to a customer's prepayment meter. This will be done remotely in most cases, without customers needing to go to a shop or post office to top up their key or card.

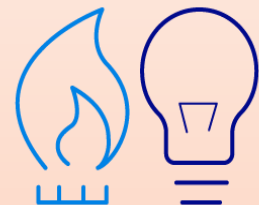
To receive this credit, affected customers will need to get in touch with their supplier to explain their situation. The credit will then be added to the meter in one of the following ways:

- For most people, they will be walked through the process of adding the credit to their meter over the phone by an engineer, either by changing certain settings on their meter, or by inputting a code given to them by their supplier.
- In situations where this can't be done due to the customer having an older model of prepay meter, if they're able to leave the house they'll need to give a code to a member of staff at a top-up point and the credit will be added to their key or card without needing to make a payment.
- In very rare situations, if a meter can't be topped up remotely and someone is unable to leave their home, a temporary key or card with additional credit already loaded on to it will be delivered to the customer's home.

The amount of emergency credit paid out to customers when their meters run low will be up to the individual suppliers to decide. It's important to note any emergency credit issued will eventually need to be paid back to the energy suppliers.

What is being done for vulnerable customers with credit meters?

As part of the package of measures just announced, from 15 December 2020 Ofgem will also require suppliers to put credit meter customers who are in debt on "realistic and sustainable" repayment plans.



This means that suppliers will have to proactively get in touch with customers in difficult financial circumstances to offer affordable repayment rates, based on the customer's ability to pay. While many suppliers already offer this type of help to customers on a voluntary basis, these rules will formally require all firms to provide this support.

The rules coming into force from December will only apply to England, Scotland and Wales, as Ofgem does not regulate energy suppliers in Northern Ireland.

What should I do if I am struggling to pay my energy bills?

If you're in a tough financial situation and are having problems paying your bills, you should contact your supplier straightaway. Many firms have been offering help to those who've been struggling throughout the coronavirus pandemic, so get in touch with them as soon as possible.

Also see our **Housing & Energy Grants** guide to see if you're eligible for free cash to help pay your energy bills and our **Debt Help** guide for what to do and where to get help if you are struggling financially.

If you're in a vulnerable situation and you need extra support, you can also sign up to the **Priority Services Register** with your supplier. If you're on the register you'll be eligible for certain free services, including priority support in an emergency (such as alternative heating facilities if your supply is interrupted).

It's also worth doing a comparison via our **Cheap Energy Club** to check you're on the cheapest tariff, as most can save £100s/yr. If you're a prepayment customer, consider switching to a standard credit meter if you can, as you'll be able to benefit from a wider range of cheaper tariffs. See our **Cheap Prepaid Gas & Electricity** guide for more, though you'll usually need to have paid off any debts with your supplier before switching from a prepayment meter to a standard credit meter.

www.moneysavingexpert.com/news/2020/10/new-measures-to-help-vulnerable-energy-customers-revealed/



New advice from the DWP about complicated Universal Credit calculations

16 October 2020

NATIONAL
HOUSING
FEDERATION

Following recent discussions with DWP, we're able to provide clarification on issues that housing associations have raised recently. This update provides information from the DWP to explain how Universal Credit payments are calculated based on different tenancies.

This update provides information for the following tenancies:

- Absent Joint Tenant cases (Untidy tenancies).
- Supported accommodation.
- Shared ownership.

Absent Joint Tenant cases (Untidy tenancies)

We recently reported to DWP that there are repeated cases where housing costs were being wrongly calculated or stopped altogether because of confusion over the status of a non-resident joint tenant.

The note below from the DWP sets out their response to these problems and a new system to ensure that the tenant receives the correct amount for housing costs within their Universal Credit award.

[Note from the DWP](#)

Supported accommodation and Universal Credit

We have raised the problem of the routing of claims for help with housing costs for people in supported housing. We gave a number of examples of cases where people had received Universal Credit despite living in specified accommodation or where there had been a delay to the claim for Housing Benefit or Universal Credit. The response from DWP below sets out the how the current system should work.

[Note from the DWP](#)

Shared ownership and Universal Credit

Some NHF members reported problems with people in shared ownership receiving incorrect amounts of Universal Credit. The DWP have clarified the process for the verification of housing costs in Universal Credit below. Using this route should mean that shared owners do not have any deduction from their Universal Credit for 'spare' bedrooms under the Removal of the Spare Room Subsidy rules.

[Note from the DWP](#)

www.housing.org.uk/news-and-blogs/

Work & Pensions Committee report on UC wait for first payment

Now published at <https://committees.parliament.uk/work/135/universal-credit-the-wait-for-a-first-payment/publications/>.

They have recommended that the DWP assess Gareth Morgan's ([Ferret Information Systems](#)) proposed model of assessment of Universal Credit, which could sort out irregular assessment of earnings and remove the need for a 5 week wait for the first payment.

For more detail there's a video at <https://www.youtube.com/watch?v=HMYLknF9da8> and a blog post at <https://benefitsinthefuture.com/irregular-uc-and-regular-pay-a-solution-that-also-ends-the-5-week-wait/>.

Universal credit claimants will be given opportunity to 'review their self-employment status and activity' before minimum income floor is reintroduced, says Minister

rightsnet

Secretary of State adds that decision whether to extend suspension of the MIF, which is due to expire on 13 November 2020, is 'still under review'

Universal credit claimants will be given the opportunity to 'review their self-employment status and activity' before the minimum income floor (MIF) is reintroduced, the Minister for Employment Mims Davies has confirmed.

Asked during oral questions yesterday in the House of Commons about how much discretion will be shown towards self-employed universal credit claimants as the MIF - which was [temporarily suspended due to the coronavirus \(COVID-19\) pandemic](#) - is reintroduced, Ms Davies replied -

'I can assure my hon. Friend that claimants will always be contacted before the MIF is applied to them. Universal credit claimants who were subject to the MIF prior to the pandemic will be given the opportunity to review their self-employment status and activity, ensuring that their current circumstances are reflected and their business continues to be viable before any reintroduction of the MIF.'

Responding to a later question about whether the suspension of the MIF will be extended beyond the policy's current expiry date of 13 November 2020, the Secretary of State Dr Thérèse Coffey said -

'That policy is still under review. Clearly, this is a matter of discussion, because the regulations do come to an end. It is important to recognise that we have different measures happening around different parts of the country. We do need to try to take a national approach to the overall policy, but as ever, we trust and empower our work coaches to make the best decisions for the claimants they are helping, usually to help them get back into work.'

The responses from [Ms Davies](#) and [Dr Coffey](#) are available from Hansard.

The DWP has introduced a new 'to-do' in the journal to ensure tenants in untidy tenancies get the right rent apportionment.

New Monday
New week
New goals



New regulations have been issued in relation to reallocating a calendar monthly payment of earnings to a different universal credit assessment period.

In force from 16 November 2020, the *Universal Credit (Earned Income) Amendment Regulations 2020* (SI.No.1138/2020) amend the *Universal Credit Regulations 2013* to provide for a calendar monthly payment of earnings reported via the Real Time Information service to be reallocated to a different universal credit assessment period where it is necessary to maintain a regular payment cycle.

This is in order to ensure that only one set of earnings will be taken into account in each assessment period for people who are paid calendar monthly, rather than two, and will 'smooth entitlement to universal credit and help maintain a regular payment cycle'.

See [SI.No.1138/2020](#)

Regs in response to [2020] EWCA Civ 778 ([Four single mums win Court of Appeal universal credit case](#)) whereby the Court of Appeal ruled that Work and Pensions Secretary acted irrationally and unlawfully by failing to adapt earned income assessment rules to account for impact on certain universal credit claimants

People on Universal Credit 'more at risk of falling behind on rent'

A new report from the work and pensions select committee recommends a range of measures to stop people on Universal Credit falling further into poverty

[The select committee report](#) pointed out that someone claiming Universal Credit may have just experienced a destabilising life event, making it more difficult for them to get their arrears under control and in less time.

www.bigissue.com/latest/people-on-universal-credit-more-at-risk-of-falling-behind-on-rent/

Guidance

Universal Credit and you

Updated 20 October 2020

www.gov.uk/government/publications/universal-credit-and-you/draft-uc-and-you

Extension of period over which amendments to ESA in response to the coronavirus outbreak remain in force

New guidance has been issued in relation to the extension of the period over which amendments to new-style employment and support allowance (ESA) in response to the coronavirus (COVID-19) outbreak remain in force.

In particular, *ADM Memo 25/20* provides guidance on the *ESA and Universal Credit (Coronavirus Disease) (Amendment) Regulations 2020* ([SI.No.1097/2020](#)) that extend, from 12 November 2020 to 12 May 2021, the expiry date of provisions in the *ESA and Universal Credit (Coronavirus Disease) Regulations 2020* ([SI.No.289/2020](#)) that include -

- removing the requirement to serve waiting days before ESA entitlement begins; and
- enabling a person who, on or after 13 March 2020, claims or has an existing award of ESA to be treated as having limited capability for work

- where the Secretary of State is satisfied that it would be appropriate to do so because the person is affected by COVID-19.

NB - the DWP advises that the guidance in this memo replaces that in *ADM Memo 2/20*, which is cancelled and should no longer be followed. In addition, the DWP has updated [DMG Memo 4/20](#) to reflect the date changes as they apply to contribution-based and income-related ESA.

[ADM Memo 25/20](#) is available from gov.uk

House of Commons Work and Pensions Committee

Universal Credit: the wait for a first payment, Report, together with formal minutes relating to the report

14 October 2020

Summary

People claiming Universal Credit for the first time wait at least five weeks for their first regular payment. This is manageable for some claimants, but causes difficulty for many others. We see no reason why claimants moving to Universal Credit when their circumstances have not changed should have to endure the five week wait: the Department should ensure that they can move seamlessly to Universal Credit. For brand new claimants, it should offer their household a starter payment equivalent to three weeks of the standard allowance. For people who move to Universal Credit because their circumstances have changed, the Department should—where possible—make the move seamless. Where that is not possible, they should receive the starter payment for new claimants. Our intention is that these payments should mean that people have the money they need for basic living essentials, like food and heating, during the wait.

committees.parliament.uk/publications/3069/documents/28787/default/

Ofgem introduces package of measures to help prevent self-disconnection and self-rationing by prepayment meter customers

New requirements that come into effect on 15 December 2020 include provision of emergency credit and allowing more time to make repayment arrangements



The energy supply regulator Ofgem has confirmed that it is introducing a package of measures to help consumers who are struggling to pay their energy bills.

Following two years of stakeholder engagement and its [June 2020 statutory consultation](#), Ofgem says that its new measures will improve outcomes for prepayment meter customers who go off supply or 'self-disconnect' or who deliberately limit or 'self-ration' their energy use.

In particular, the new measures, that will take effect from 15 December 2020, include requirements for suppliers to -

- offer emergency credit - a fixed amount of credit provided to customers when their meter runs low or runs out, to ensure continuity of supply;
- offer 'friendly hours credit' - provided overnight, at weekends and public holidays, when top-up points may be closed and a customer's prepayment meter runs low or runs out;
- offer extra prepayment credit for households in vulnerable circumstances to provide more breathing space while working out alternative arrangements to pay; and
- ensure that they put customers in debt on realistic and sustainable repayment plans - which in practice means that suppliers will have appropriate credit management policies, make proactive contact with customers, and set repayment rates based on ability to pay.

NB - these changes put the [voluntary principles agreed in March 2020](#) - where energy supply companies committed to supporting vulnerable customers in response to coronavirus (COVID-19), including provision of practical support with top-ups, provision of advice, switching between credit and prepayment mode, and extending non-disconnection periods - onto a formal footing.

Commenting on the measures, Director of Retail at Ofgem Philippa Pickford said -

'Suppliers have stepped up to the challenge of supporting their customers during the COVID-19 crisis, especially those in vulnerable situations.

Customers who are struggling to pay their bills should contact their supplier as soon as possible. The extra protections we have announced today will help ensure they get some breathing space this winter.

'Alongside our wider programme of support for vulnerable customers, Ofgem has also capped and reduced default tariffs so these customers always pay a fair price for their energy.'

For more information, see [Ofgem strengthens protections for customers struggling with energy bills this winter](#) from ofgem.gov.uk

People, Not Tick Boxes

[Our call to reform the disability benefits system.](#)

7 October 2020

When people get the right support from the benefits system it can be life changing. However too often those of us with mental health problems are going without the support we need.



[Our report](#) sets out what we've heard from hundreds of people with mental health problems, and sets out a case for five changes that would make sure the benefits system treats all of us with dignity and respect.

1. **An independent regulator** for the benefits system would redress the imbalance of power, which leaves so many of us struggling to challenge inaccurate decisions.
2. **A clearer route to long-term awards** would reduce the burden of repeated assessments on people who are already unwell.
3. **Giving people more choice** over the method of assessment would help make sure that all disabled people have the opportunity to put their case across and get a fair hearing.
4. **An independent commission** led by disabled people would give people with experience of the system a role in designing the future of disability benefits assessments.
5. **An end to benefit sanctions for disabled people** would give people who are unable to work the financial security and peace of mind needed to stay well and move forward with their lives

All of us should be able to turn to a benefits system that's there when we need it. We should know that we'll get a fair hearing, that we'll be listened to and taken seriously. Benefits should give us the security we need to focus on moving forward with our lives. Download the report to find out more about how we can get there.

View report here - www.mind.org.uk/media/6483/people-not-tick-boxes-october2020.pdf



Settled status: what you need to know if you are an EU citizen and have a criminal record



The EU Settlement Scheme protects the rights you currently have in the UK through the process of applying for settled or pre-settled status. As part of the applications process, there are questions about criminal records and checks are carried out by the Home Office.

Many people with a criminal record feel nervous about applying and are worried they will be refused.

Guidance: <https://www.unlock.org.uk/wp-content/uploads/Settled-status-what-you-need-to-know-summary.pdf>

Podcast: where are we at with legal aid for immigration appeals?



Lawyers have spent much of this year fighting off controversial changes to legal aid for immigration appeals. In May, the government **brought in** adjusted legal aid arrangements for cases lodged under a new online appeal system — arrangements that **spelled doom** for an already under-pressure sector.

I spoke to Sonia Lenegan from the Immigration Law Practitioners' Association about the legal action that defeated those proposals, the system that's been **put in place** instead, and how things are looking for legal aid lawyers more generally.

Listen to the podcast [HERE](#)

Plans to deport migrants for rough sleeping blasted as 'callous'



New post-Brexit plans will make it legal for the Home Office to deport migrants forced to sleep on the streets, despite a court ruling it unlawful in 2017

www.bigissue.com/latest/plans-to-deport-migrants-for-rough-sleeping-blasted-as-callous/



UK immigration from 2021: frontier workers

The UK government has published new guidance on the position of frontier workers following the UK's exit from the EU and the commencement of the new immigration system on 1 January 2021.

A frontier worker is an EU, European Economic Area (EEA) or Swiss citizen who is employed or self-employed in the UK, but living elsewhere. Their position will be complicated once free movement ends as while some may be eligible for a status under the EU Settlement Scheme, those who have spent less time in the UK may not be eligible.

Employees who are frontier workers before 31 December 2020 will be able to retain this status, but will need to apply for a frontier worker permit if they wish to continue working in the UK after this date. Frontier worker permits will not be available to cross-border workers who do not start work in the UK until on or after 1 January 2021. These workers will instead have to apply for a work permit under one of the routes in **the new immigration system**.

Employers of cross-border workers must now consider whether these workers will require frontier worker permits. While most employers will want to prioritise immigration statuses which can lead to UK settlement in the longer term, the frontier worker permit will be a useful option for those who frequently travel and may allow employers to retain skilled, mobile talent in and out of the UK

Read full article - www.pinsentmasons.com/out-law/guides/uk-immigration-frontier-workers

Are Scots now on the Financial Precipice of this Crisis?

Almost eight months since the Lockdown began, Scots now stands at an economic precipice.

In the next couple of weeks, a number of different things will occur which will likely tip many over that precipice.

1. First, the UK Furlough Scheme will end and the UK Government's new Job Support Scheme will begin, leaving millions of UK employees possibly living on two thirds of their wages.
2. Second, the Financial Conduct Authority's (FCA) payment holidays for mortgages, credit cards, personal loans and car finance agreements will move onto their next stage, meaning they will now only be issued on a case by case basis. This is likely to mean many, if not the majority of people, will see their payment breaks end and for those that don't, interest and charges will continue to be added. Creditors will also now begin reporting such missed payments to Credit Reference Agencies, damaging people's credit rating.
3. Third the Repossession Ban imposed by the FCA for Home Owners, will also come to an end, raising fears by many that as they slide into arrears with their mortgages, legal action to recover their homes may begin. For car owners, with 9 out of 10 of all new car agreements being subject to car finance agreements, the likelihood is many will now have to choose between keeping their homes and their cars.
4. Fourth, the number of actions being raised to evict both private and social landlord tenants will begin to climb, as there has never been an eviction ban on tenants in Scotland; and for many the 6-month extended period of notice that landlords were required to give them, will be coming to an end.
5. Finally, with most Council Tax Payers having used their two-month payment break at the beginning of the financial year, hundreds of thousands of Summary Warrants will be getting issued in coming weeks and will shortly be getting passed to Sheriff Officers to serve Charge for Payments and execute Wage and Bank Account Arrestments.

Read article here - www.advicescotland.com/are-scots-now-on-the-financial-precipice-of-this-crisis/



Why Scots should avoid Stepchange's Covid Payment Plan

Stepchange, the UK debt charity and provider of Debt Management Plans (DMP) has claimed to have launched a new debt solution for people who are struggling with their debts.

However, there are concerns the new plan is just a normal Debt Management Plan and offers Consumers nothing new.

On their website Stepchange states the new plan will last for 12 months and cannot guarantee:

- It will not damage people's credit rating; and
- Will stop interest and charges from being applied to people's debt.

In addition to that, it will not stop Sheriff Officers from taking action against consumers, such as serving Charge for Payments, and also executing Wage and Bank Account Arrestments.

Why may the CVPP not be suitable for many Scots?

For these reasons, the CVPP will be a sub-standard product for many Scots who are struggling with their debts.

Instead in Scotland a far more suitable option is likely to be the Scottish Government's Debt Arrangement Scheme.

The **Debt Arrangement Scheme** is a formal debt solution, that allows people to repay what they can afford to their debts, but unlike the CVPP,

- Automatically, freezes all interest and charges
- Stops any existing Earning Arrestment
- Protects people from Sheriff Officers and being made bankrupt
- Allows them to make just one payment to a Payment Distributor, each month, who then pays all their debts for them
- It is also free to people, regardless of whether they apply through a local authority money advice service, a charity or a private sector provider.
- Also, like Stepchange's CVPP it is flexible, so if people's circumstances improve they can increase their payments to allow their debts to be repaid sooner.

Read **AdviceScotlands** full article here - www.advicescotland.com/why-scots-should-avoid-stepchanges-covid-payment-plan/



Feeling the strain – Scotland's mental health

For some time, well before the pandemic, Scotland's mental health system had been struggling. Now in this new normal, demand has never been greater and access has fallen sharply. If change was needed before, radical change is needed now.

tfn.scot/opinion/feeling-the-strain-scotlands-mental-health

Financial Wellbeing Officer – Energy Specialism

Scottish Huntington's Association

- Full time
- £29,242
- East Central Scotland, initially homeworking

Closing 9th November 2020

DWP guidance on special payments for maladministration

USEFUL

Thank you for your Freedom of Information (Fol) request received on 7th October.

You wrote:

"1. I understand claimants can make a claim for financial redress for maladministration against the DWP. Please provide me with any recorded information held by the DWP stating exactly what constitutes maladministration. Including the contact details of the relevant government department: email address, telephone number and physical address.

2. Please also provide me with all the guidance used by DWP staff when processing and/or challenging a claim for financial redress. Please also include copies of template forms completed by DWP staff and claimants in this process, including screenshots of electronic forms. Thank you."

DWP Response

The following information is being provided to you in accordance with Section 1 of the Fol Act.

Response to Part 1:

Whilst we hold the information that you seek, this information is exempt under Section 21 of the FOI Act, as it is already in the public domain and is accessible to you. However, for ease of reference, we have included the following information and links:

The term 'maladministration' is explained in DWP's Financial Redress for Maladministration: policy and guiding principles, which you can access on the link provided below. Paragraph 1.2 entitled, 'what is maladministration?', sets out precisely what we understand by the term 'maladministration'.

www.gov.uk/government/publications/compensation-for-poor-service-a-guide-for-dwpstaff

You asked who you should contact to request financial redress. Our contact details will be on our letters but you can also view them on DWP's page about complaints procedures, which can be accessed via the link below. This page includes information about the different 1 channels through which an individual can contact us about the service they have received from the Department:

www.gov.uk/government/organisations/department-for-workpensions/about/complaints-procedure

Response to Part 2:

Please find attached to the emailed response attachments in respect of the following guidance and forms used by DWP staff, when considering financial redress for customers:

- Special Payment Officer's Guide
- Special Payments – A Quick Guide for Complaint Resolution Managers and Frontline Operations
- Local Special Payment Instructions
- Referring Cases to the National Special Payment Team (NSPT)
- Decision Form for Complaint Resolution Managers and Frontline Operational staff (SPEC1 form for Local Decisions)
- National Special Payment Team Referral Form (SPR1):

DWP Central Freedom of Information Team, Department for Work and Pensions

Full transcript and attachments available here www.whatdotheyknow.com/request/financial-redress-for-maladminis-3

The Job Support Scheme will be extended – you'll now only need to work 20% of your hours to be eligible.

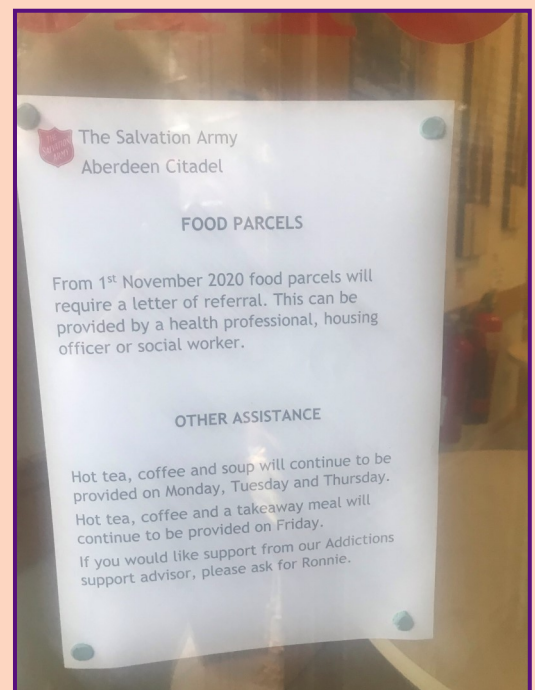
For the hours you don't work, employers must only contribute 5% of your salary rather than the 33% previously.

See full detail on the [Job Support Scheme changes](#).

The next Self-Employment Income Support Scheme grant will be doubled, and will now be worth up to £3,750 – but crucially you'll need to have been affected by reduced demand to claim.

This is a significant change – with previous grants there were broader criteria and you could claim for any "adverse impact".

See full detail on [additional help for the self-employed](#).



Apologies for the poor nature of the picture, struggled to embed a PDF in to Publisher!

Anyhow, any queries contact james.jackson@theskillsnetwork.com or visit www.theskillsnetwork.com/

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Level 2		
	Level 2 Certificate in Awareness of Bullying in Children and Young People	
	Level 2 Certificate in Behaviour that Challenges in Children	
	Level 2 Certificate in Introducing Caring for Children and Young People	
	Level 2 Certificate in Understanding Common Childhood Illnesses	
	Level 2 Certificate in Understanding Children and Young People's Mental Health	

Business, Leadership and Management

Level 2		
	Level 2 Certificate in Principles of Business Administration	
	Level 2 Certificate in Principles of Customer Service	
	Level 2 Certificate in Principles of Team Leading	
	Level 2 Certificate in Lean Organisation Management Techniques	
	Level 2 Certificate in Event Planning	
Level 3		
	Level 3 Certificate in Principles of Customer Service	

Health and Social Care

Level 2		
	Level 2 Certificate in Awareness of Mental Health Problems	
	Level 2 Certificate in Common Health Conditions	
	Level 2 Certificate in Counselling Skills	
	Level 2 Certificate in Falls Prevention Awareness	
	Level 2 Certificate in Information, Advice or Guidance	
	Level 2 Certificate in Preparing to Work in Adult Social Care	
	Level 2 Certificate in Principles of Working with Individuals with Learning Disabilities	
	Level 2 Certificate in the Principles of Care Planning	

	Level 2 Certificate in the Principles of Dementia Care	
	Level 2 Certificate in the Principles of End of Life Care	
	Level 2 Certificate in the Principles of the Prevention and Control of Infection in Health Care Settings	
	Level 2 Certificate in Understanding Autism	
	Level 2 Certificate in Understanding Behaviour that Challenges	
	Level 2 Certificate in Understanding Dignity and Safeguarding in Adult Health and Social Care	
	Level 2 Certificate in Understanding the Care and Management of Diabetes	
	Level 2 Certificate in Understanding the Safe Handling of Medication in Health and Social Care	
Level 3		
	Level 3 Certificate in the Principles of End of Life Care	
	Level 3 Certificate in Understanding Autism	
	Level 3 Certificate in Understanding Mental Health	
	Level 3 Certificate in Understanding the Principles of Dementia Care	

Retail and Hospitality

Level 2		
	Level 2 Certificate in Cleaning Knowledge and Skills	
	Level 2 Certificate in Understanding Retail Operations	
	Level 2 Extended Certificate in Understanding Stewarding at Spectator Events	

Personal Development and Employability

Level 2		
	Level 2 Certificate in Equality and Diversity	
	Level 2 Certificate in IT User Skills	

Health and Well-being

Level 2		
	Level 2 Certificate in Understanding Nutrition and Health	